



AMENDMENTS

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GROUP 3600

In the Claims:

Please rewrite claim 1 as follows:

1. (Amended) A method for facilitating a financial transaction over a first network comprising:

issuing a programmable memory device to a first user, wherein the programmable memory device contains at least the following formulating payment instructions, network address instructions for an issuer of the programmable memory device, a first user's digital certificate, a first user's financial account information, and an encryption program;

issuing software to a second user, wherein the software includes payment information of the second user including a second user's financial account information and further wherein the software is capable of interacting with the programmable memory device over the first network;

forming a connection between the programmable memory device and the software;

receiving across the connection the payment instructions;

adding the second user's payment information to the payment instructions;

routing the payment information and the payment instructions to the issuer utilizing the network address instructions; and

receiving the payment information and the payment instructions, wherein the issuer is capable of accessing at least one of the user's financial account information and a second user's financial account information.

In the Claims:

Following, please find a marked up version of rewritten claim 1 showing all the changes relative to the previous versions of this claim:

1. (Amended) A method for facilitating a financial transaction over a first network comprising:

issuing a programmable memory device to a first user, wherein the programmable memory device contains at least the following formulating payment instructions, network address instructions for an issuer of the programmable memory device, a first user's digital certificate, a first user's financial account information, and an encryption program;

issuing software to a second user, wherein the software includes payment information of the second user including a second user's financial account information and further wherein the software is capable of interacting with the programmable memory device over the first network;

forming a connection between the programmable memory device and the software;

receiving across the connection the payment instructions;

adding the second user's payment information to the payment instructions;

routing the payment information and the payment instructions to the issuer utilizing the network address instructions; and

receiving the payment information and the payment instructions, wherein the issuer is capable of accessing at least one of the user's financial account information and a second user's financial account information.